## EXHIBIT 1

1

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----x

CLAUDINNE FELICIANO,

Plaintiff,

Index No.

-against-

17-CV-055507 (AKH)

CORELOGIC SAFERENT, LLC,

a/k/a CORELOGIC RENTAL PROPERTY SOLUTIONS, LLC,

MS. CASTILLO: Defendant.

-----X

Deposition of CLAUDINNE FELICIANO
Wednesday, November 28, 2018
New York, New York

REPORTED BY: Aline Akelis

Job No. 11659

|    |   | 24 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | A Not necessarily. It was a,            |    |
| 3  | noticed that there was a case filed. I  |    |
| 4  | did not know what that meant.           |    |
| 5  | Q Let me unpack this a little           |    |
| 6  | bit and make sure I understand. By the  |    |
| 7  | time that you reached, when you reached |    |
| 8  | out to the labor attorney, when was     |    |
| 9  | that approximately, do you recall?      |    |
| 10 | A Sometime in, I think now 2015         |    |
| 11 | perhaps.                                |    |
| 12 | Q I'll represent to you that            |    |
| 13 | when we talk about the housing court    |    |
| 14 | action, and we'll look at some          |    |
| 15 | documents, it's my understanding that   |    |
| 16 | that action was filed in 2014; does     |    |
| 17 | that sound correct to you?              |    |
| 18 | A I don't know.                         |    |
| 19 | Q When you reached out to the           |    |
| 20 | labor attorney in approximately 2015,   |    |
| 21 | at that point in time had you received  |    |
| 22 | a copy of a document that showed the    |    |
| 23 | case that you reference as being open?  |    |
| 24 | A Did I receive a copy of a             |    |
| 25 | document that showed that there was a   |    |

|    |  | 25 |
|----|--|----|
| 1  | Claudinne Feliciano                    |    |
| 2  | case opened against me?                |    |
| 3  | Q Yes.                                 |    |
| 4  | A I'm sorry, I'm not sure I            |    |
| 5  | understand.                            |    |
| 6  | Q It's no problem. Let me              |    |
| 7  | rephrase.                              |    |
| 8  | You mentioned that you                 |    |
| 9  | reached out to this labor attorney     |    |
| 10 | because you saw that I assume you're   |    |
| 11 | referring to a document. Is that       |    |
| 12 | correct?                               |    |
| 13 | A Yes.                                 |    |
| 14 | Q What was that document?              |    |
| 15 | A It was one from CoreLogic            |    |
| 16 | that showed, at the bottom, it had my  |    |
| 17 | name and it had this [deposition] that |    |
| 18 | says "case filed."                     |    |
| 19 | Q And that's what prompted you         |    |
| 20 | to reach out                           |    |
| 21 | A Correct.                             |    |
| 22 | Q labor attorney.                      |    |
| 23 | Just another thing for the             |    |
| 24 | record.                                |    |
| 25 | It's helpful for the court             |    |
|    |  |    |

|    |  | 41 |
|----|--|----|
| 1  | Claudinne Feliciano                    |    |
| 2  | that.                                  |    |
| 3  | Do you have any understanding          |    |
| 4  | of whether or not you're seeking to    |    |
| 5  | represent individuals who live in the  |    |
| 6  | state of New York or who live outside  |    |
| 7  | of the state of New York?              |    |
| 8  | MR. FISHMAN: Object to the             |    |
| 9  | form.                                  |    |
| 10 | A I don't know.                        |    |
| 11 | Q Do you know if there is more         |    |
| 12 | than one class that you're seeking to  |    |
| 13 | represent?                             |    |
| 14 | MR. FISHMAN: Object to the             |    |
| 15 | form.                                  |    |
| 16 | A I don't know.                        |    |
| 17 | Q Now, you say that you                |    |
| 18 | understand that you're serving as a    |    |
| 19 | class representative, correct?         |    |
| 20 | A Correct.                             |    |
| 21 | Q What's your understanding of         |    |
| 22 | your role as the class representative? |    |
| 23 | MR. FISHMAN: Object to the             |    |
| 24 | form.                                  |    |
| 25 | A To act in the class' best            |    |
|    |  |    |

|    |   | 42 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | interest and to be here and be made     |    |
| 3  | available for my attorneys, for the     |    |
| 4  | deposition and any other appearances or |    |
| 5  | tasks that might be associated, too.    |    |
| 6  | Q Was it your testimony earlier         |    |
| 7  | that you first came to interact with    |    |
| 8  | Mr. Fishman in 2015; is that correct?   |    |
| 9  | A Correct.                              |    |
| 10 | Q Do you know when this                 |    |
| 11 | lawsuit, the one that you currently     |    |
| 12 | have pending against CoreLogic, do you  |    |
| 13 | know when that was filed?               |    |
| 14 | A The exact date?                       |    |
| 15 | Q To the best of your                   |    |
| 16 | recollection.                           |    |
| 17 | A I'd have to confirm with              |    |
| 18 | Mr. Fishman as to exactly when he filed |    |
| 19 | it.                                     |    |
| 20 | Q Do you know if it was this            |    |
| 21 | past year?                              |    |
| 22 | MR. FISHMAN: I'm sorry, do              |    |
| 23 | you mean past year, the year prior      |    |
| 24 | to this year or this current year?      |    |
| 25 | MR. ST. GEORGE: I mean this             |    |
|    |   |    |

|    |   | 58 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | apartment?                              |    |
| 3  | A Yes.                                  |    |
| 4  | Q When did you leave the                |    |
| 5  | West 16th Street apartment?             |    |
| 6  | A That was in, circa July 2014.         |    |
| 7  | Q When you left the West 16th           |    |
| 8  | Street apartment in July of 2014, you   |    |
| 9  | moved in with your parents in the       |    |
| 10 | Valley Cottage residence; is that       |    |
| 11 | right?                                  |    |
| 12 | A Correct.                              |    |
| 13 | Q And you were living with your         |    |
| 14 | parents in the Valley Cottage residence |    |
| 15 | as of July of 2015.                     |    |
| 16 | A Correct.                              |    |
| 17 | Q How long had you lived at the         |    |
| 18 | West 16th Street address at the time    |    |
| 19 | that you moved out?                     |    |
| 20 | A Eight years.                          |    |
| 21 | Q Why did you move?                     |    |
| 22 | A Rent increase.                        |    |
| 23 | Q What was the nature of the            |    |
| 24 | rent increase?                          |    |
| 25 | A They wanted for another two           |    |
|    |   |    |

```
59
                         Claudinne Feliciano
 1
 2
     years close to 3,000 a month.
 3
                What were you paying at the
 4
     time that you moved out?
 5
          Α
                Circa 2,400.
 6
          0
                They wanted an approximately
 7
     $600 increase in rent per month.
 8
          Α
                Yeah.
 9
                MR. ST. GEORGE: You should
10
          all move to Richmond, by the way.
11
          $3,000 a month might buy you a
12
          city block.
13
                So the rent increase prompted
14
     you to move.
                Correct.
15
          Α
16
                When you moved in with your
          0
17
     parents, were you paying any rent at
18
     that time?
19
                MR. FISHMAN:
                               Object to the
2.0
                 Are you asking her if she
21
          paid rent to her parents?
2.2
                I'm just asking if you paid
          Q
23
     rent when you moved in with your
24
     parents.
25
          Α
               No.
```

|    |                                       | 70 |
|----|---------------------------------------|----|
| 1  | Claudinne Feliciano                   |    |
| 2  | it correct that while you were living |    |
| 3  | with your parents you actually did    |    |
| 4  | apply to an apartment complex called  |    |
| 5  | Hunter's Point?                       |    |
| 6  | MR. FISHMAN: Object to the            |    |
| 7  | form.                                 |    |
| 8  | A I applied there while I was         |    |
| 9  | still no, you're right.               |    |
| 10 | No, you're not right. I               |    |
| 11 | applied that's why there's something  |    |
| 12 | wrong with the timeline.              |    |
| 13 | I was still in my 27                  |    |
| 14 | West 16th Street apartment when I     |    |
| 15 | applied at Hunter's Point.            |    |
| 16 | Q Do you recall when you              |    |
| 17 | applied at Hunter's Point?            |    |
| 18 | A It was through the lottery.         |    |
| 19 | Q Explain to me what that             |    |
| 20 | means, as a non-New Yorker.           |    |
| 21 | A There's a New York state            |    |
| 22 | lottery that you can go to for,       |    |
| 23 | essentially, rent, affordable housing |    |
| 24 | like rent-stabilized apartments.      |    |
| 25 | And it's a number of                  |    |
|    |                                       |    |

|    |   | 71 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | different apartment complexes           |    |
| 3  | throughout the city. And it's income    |    |
| 4  | qualified, so based on your income they |    |
| 5  | also, you qualify for a specific rent.  |    |
| 6  | And Hunter's Point came up as having,   |    |
| 7  | as now accepting applications.          |    |
| 8  | Q So is it now your testimony           |    |
| 9  | that you were living at the West 16th   |    |
| 10 | Street apartment at the time that you   |    |
| 11 | applied to Hunter's Point?              |    |
| 12 | A Through the lottery, correct,         |    |
| 13 | yes.                                    |    |
| 14 | Q When did you apply to                 |    |
| 15 | Hunter's Point?                         |    |
| 16 | A So that had to have been              |    |
| 17 | right before I moved out, May, June,    |    |
| 18 | time frame.                             |    |
| 19 | Q What year?                            |    |
| 20 | A Yeah, it had to have been             |    |
| 21 | then. If I moved out in 2014, then      |    |
| 22 | May, June of 2014.                      |    |
| 23 | Q Let me ask about that                 |    |
| 24 | application.                            |    |
| 25 | What do you recall about the            |    |
|    |   |    |

|    |   | 73 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | You don't know if you're going to be    |    |
| 3  | it's literally, you're kind of throwing |    |
| 4  | your name in a basket and hoping that   |    |
| 5  | it gets picked.                         |    |
| 6  | Q Okay. So you went online and          |    |
| 7  | submitted the application to Hunter's   |    |
| 8  | Point. Were you then contacted by       |    |
| 9  | Hunter's Point?                         |    |
| 10 | A No. I went online and just            |    |
| 11 | clicked that I would like to be entered |    |
| 12 | into the lottery.                       |    |
| 13 | Q Tell me what happened after           |    |
| 14 | that.                                   |    |
| 15 | A Hunter's Point contacted me           |    |
| 16 | and asked me to submit documentation    |    |
| 17 | for the application.                    |    |
| 18 | MR. FISHMAN: Excuse me, off             |    |
| 19 | the record for one second.              |    |
| 20 | (Brief discussion off the record.)      |    |
| 21 | Q Hunter's Point reached out to         |    |
| 22 | you and asked you to submit an          |    |
| 23 | application; is that correct?           |    |
| 24 | A They requested documentation          |    |
| 25 | from me.                                |    |

|    |   | 74 |
|----|---|----|
| 1  | Claudinne Feliciano                     | 74 |
| 2  | Q What type of documentation,           |    |
| 3  | if you recall?                          |    |
| 4  | A I believe bank statements,            |    |
| 5  | employment confirmation. I don't        |    |
|    |   |    |
| 6  | recall the full list, but just the      |    |
| 7  | generic documentations that are usually |    |
| 8  | requested at the time of a rental       |    |
| 9  | application.                            |    |
| 10 | Q What type of unit, if there           |    |
| 11 | was a specific type of unit at that     |    |
| 12 | point in time, what type of unit were   |    |
| 13 | you seeking to apply to rent at         |    |
| 14 | Hunter's Point?                         |    |
| 15 | A Studio to one bedroom. It             |    |
| 16 | would be whatever I income-qualified    |    |
| 17 | for.                                    |    |
| 18 | Q What amount of rent were you          |    |
| 19 | hoping to pay or could you afford at    |    |
| 20 | that point in time?                     |    |
| 21 | A It was circa, around a little         |    |
| 22 | less than 2,000 for these units, from   |    |
| 23 | what I remember.                        |    |
| 24 | Q Skipping ahead just briefly,          |    |
| 25 | do you recall what rent you were paying |    |
|    |   |    |

|    |   | 75 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | for the Forest Hills residence?         |    |
| 3  | A Forest Hills was 2,000.               |    |
| 4  | Q Is it fair to say that the            |    |
| 5  | rent you paid at Forest Hills and the   |    |
| 6  | rent that you were potentially going to |    |
| 7  | pay at Hunter's Point was pretty        |    |
| 8  | equivalent?                             |    |
| 9  | MS. CASTILLO: Object to the             |    |
| 10 | form.                                   |    |
| 11 | A Yes.                                  |    |
| 12 | Q Again, you did not pay rent           |    |
| 13 | during the period of time you lived     |    |
| 14 | with your parents.                      |    |
| 15 | A No.                                   |    |
| 16 | Q So after you submitted the            |    |
| 17 | documentation to Hunter's Point that    |    |
| 18 | you've described, what happened next?   |    |
| 19 | A After I submitted the                 |    |
| 20 | documentation to Hunter's Point, I      |    |
| 21 | received notification that I was not, I |    |
| 22 | did not get the apartment.              |    |
| 23 | Q Do you recall how you                 |    |
| 24 | received that notification; was it a    |    |
| 25 | letter, an e-mail, or a phone call?     |    |
|    |   |    |

|    |   | 76 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | A I don't remember.                     |    |
| 3  | Q Did you ever go and tour              |    |
| 4  | Hunter's Point and see any of the       |    |
| 5  | units?                                  |    |
| 6  | A No.                                   |    |
| 7  | Q Do you recall if you ever had         |    |
| 8  | any telephone conversation with anyone  |    |
| 9  | at Hunter's Point or whether you        |    |
| 10 | communicated electronically?            |    |
| 11 | A At the time of the                    |    |
| 12 | Q At the time of the                    |    |
| 13 | application.                            |    |
| 14 | A Well, via e-mail when they            |    |
| 15 | were requesting the documents.          |    |
| 16 | Q So you did not communicate by         |    |
| 17 | phone, it was done by e-mail.           |    |
| 18 | A From my recollection.                 |    |
| 19 | Q What did you do after you             |    |
| 20 | received notice from Hunter's Point     |    |
| 21 | that you did not, that you would not be |    |
| 22 | able to rent an apartment there?        |    |
| 23 | A I applied for another place           |    |
| 24 | at Rego Park.                           |    |
| 25 | Q Where is Rego Park?                   |    |
|    |   |    |

|    |  | 77 |
|----|--|----|
| 1  | Claudinne Feliciano                    |    |
| 2  | A In Queens.                           |    |
| 3  | Q Was that also through the            |    |
| 4  | lottery?                               |    |
| 5  | A No.                                  |    |
| 6  | Q Were there other places other        |    |
| 7  | than, besides Hunter's Point that you  |    |
| 8  | could have applied to through the      |    |
| 9  | lottery?                               |    |
| 10 | A Yes, but none of them                |    |
| 11 | selected me.                           |    |
| 12 | Q I see. So the apartment              |    |
| 13 | complexes have to reach out to you     |    |
| 14 | let me rephrase that.                  |    |
| 15 | As a result of the lottery,            |    |
| 16 | you submitted inquiries to a number of |    |
| 17 | apartment complexes.                   |    |
| 18 | A Correct.                             |    |
| 19 | Q Do you recall how many?              |    |
| 20 | A No.                                  |    |
| 21 | Q Is it your testimony that            |    |
| 22 | Hunter's Point is the only one that    |    |
| 23 | responded to your inquiry?             |    |
| 24 | A Correct.                             |    |
| 25 | Q Do you know whether or not           |    |
|    |  |    |

|    |   | 78 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | you would have been eligible to let     |    |
| 3  | me rephrase. I'm not sure I just        |    |
| 4  | don't understand how the lottery works. |    |
| 5  | Do you receive a type of rent           |    |
| 6  | subsidy as a result of the lottery?     |    |
| 7  | A I don't know. For Hunter's            |    |
| 8  | Point, for this application, my         |    |
| 9  | understanding is that I would based on  |    |
| 10 | my income be eligible for rent,         |    |
| 11 | rent-stabilized.                        |    |
| 12 | Q So it's your understanding            |    |
| 13 | that you would have been eligible for   |    |
| 14 | rent-stabilized housing and that you    |    |
| 15 | would have paid a certain amount of     |    |
| 16 | rent each month at Hunter's Point.      |    |
| 17 | A Correct.                              |    |
| 18 | Q Let's talk about Rego Park.           |    |
| 19 | So after you were turned down           |    |
| 20 | by Hunter's Point you said that you     |    |
| 21 | applied at Rego Park in Queens,         |    |
| 22 | correct?                                |    |
| 23 | A Correct.                              |    |
| 24 | Q What was the result of that           |    |
| 25 | application?                            |    |
|    |   |    |

|    |   | 79 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | A Denied.                               |    |
| 3  | Q Do you know why?                      |    |
| 4  | A From my recollection it was           |    |
| 5  | due to adverse report, tenant report.   |    |
| 6  | Q Do you have any documents             |    |
| 7  | that you received from Rego Park?       |    |
| 8  | A No.                                   |    |
| 9  | Q Do you recall the specific            |    |
| 10 | amount of rent that you were seeking to |    |
| 11 | pay at Rego Park?                       |    |
| 12 | A I can give you a ballpark. I          |    |
| 13 | believe it was around eighteen-         |    |
| 14 | to 1900. I don't recall exact.          |    |
| 15 | Q Okay. So apart from Hunter's          |    |
| 16 | Point and Rego Park, were there any     |    |
| 17 | other applications that you can recall  |    |
| 18 | submitting at the time that you were    |    |
| 19 | still living at the West 16th Street    |    |
| 20 | apartment complex?                      |    |
| 21 | A No.                                   |    |
| 22 | Q After you were denied by              |    |
| 23 | Hunter's Point and Rego Park, I take it |    |
| 24 | that you made the decision to move in   |    |
| 25 | with your parents.                      |    |
|    |   |    |

|    |   | 88 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | A Correct, correct.                     |    |
| 3  | Q It lists your annual salary           |    |
| 4  | as \$99,000; was that correct?          |    |
| 5  | A Yes.                                  |    |
| 6  | Q At the time that you were             |    |
| 7  | denied or you heard back from Hunter's  |    |
| 8  | Point that you weren't going to be able |    |
| 9  | to rent the apartment there, you        |    |
| 10 | mentioned that you received some form   |    |
| 11 | of documentation from Hunter's Point;   |    |
| 12 | is that right?                          |    |
| 13 | A I don't recall how I got the          |    |
| 14 | notification. I don't remember how I    |    |
| 15 | got the notification that I was denied. |    |
| 16 | Q Do you recall any specifics           |    |
| 17 | that were provided by Hunter's Point as |    |
| 18 | to why you had been denied?             |    |
| 19 | A No.                                   |    |
| 20 | Q Did you ever have any                 |    |
| 21 | conversations after that with Hunter's  |    |
| 22 | Point about why you had been denied?    |    |
| 23 | A After I had, I did. I had a           |    |
| 24 | conversation with Hunter's Point after  |    |
| 25 | I had chatted with James.               |    |
|    |   |    |

|    |  | 89 |
|----|--|----|
| 1  | Claudinne Feliciano                    |    |
| 2  | Q Do you recall when that was?         |    |
| 3  | A No.                                  |    |
| 4  | Q Do you recall if it was              |    |
| 5  | in 2015 or 2016?                       |    |
| 6  | A No.                                  |    |
| 7  | Q What was that conversation           |    |
| 8  | that you had with Hunter's Point?      |    |
| 9  | A I called to request an               |    |
| 10 | adverse action letter.                 |    |
| 11 | Q What did they say, what did          |    |
| 12 | Hunter's Point say in response to that |    |
| 13 | request?                               |    |
| 14 | A That they would mail me an           |    |
| 15 | adverse action letter.                 |    |
| 16 | Q Did they do so?                      |    |
| 17 | A Yes.                                 |    |
| 18 | Q Did you review that letter?          |    |
| 19 | A Yes.                                 |    |
| 20 | Q What did it say, if you              |    |
| 21 | recall?                                |    |
| 22 | A I remember it being generic,         |    |
| 23 | just saying that there was what's      |    |
| 24 | the word for it inconsistencies on     |    |
| 25 | my credit report, something or other   |    |

```
90
                         Claudinne Feliciano
 1
 2
     like that. Again, very generic
 3
     paraphrasing because I do not remember
 4
     exact wording.
 5
                I'm going to hand you what
          0
     I'll have marked as Exhibit 3.
 6
 7
                (Exhibit 3, Hunter's Point South
 8
          Leasing letter, July 27, 2015, 2 pages,
          marked for identification as of this
 9
10
          date.)
11
                Do you recognize this
          Q
12
     document, Ms. Feliciano?
13
          Α
                Yes.
14
                Is this a copy of the letter
15
     that you received from Hunter's Point
16
     after you reached out to Hunter's
17
     Point?
18
          Α
                It looks like it.
19
          Q
                The date at the top says
     July 27, 2015, do you see that?
20
21
          Α
                Yes.
2.2
                Do you recall if that is the
          Q
23
     period of time when you reached out to
24
     Hunter's Point?
25
          Α
                No.
```

|    |   | 91 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | Q Why do you say that? When             |    |
| 3  | had you reached out to Hunter's Point?  |    |
| 4  | A It was after I had chatted            |    |
| 5  | with James. So he asked he if I had     |    |
| 6  | received such a copy, and I said no.    |    |
| 7  | But this looks like what I              |    |
| 8  | was subsequently mailed after I had the |    |
| 9  | follow-up conversation with Hunter's    |    |
| 10 | Point. And I don't remember when that   |    |
| 11 | was exactly.                            |    |
| 12 | Q Do you know if it would have          |    |
| 13 | been multiple months after July         |    |
| 14 | of 2015?                                |    |
| 15 | A Yes, most likely because I            |    |
| 16 | didn't see James right away, right.     |    |
| 17 | Q Approximately how long after          |    |
| 18 | you applied to Hunter's Point did it    |    |
| 19 | take you to meet with Mr. Fishman?      |    |
| 20 | A I don't recall. I don't               |    |
| 21 | recall our first meeting.               |    |
| 22 | Q Do you know if it was a year          |    |
| 23 | or more after you were denied with      |    |
| 24 | Hunter's Point?                         |    |
| 25 | A I don't think it was more             |    |

|    |   | 92 |
|----|---|----|
| 1  | Claudinne Feliciano                     |    |
| 2  | than a year because I was already       |    |
| 3  | moving into Forest Hills.               |    |
| 4  | I don't know, I don't                   |    |
| 5  | remember.                               |    |
| 6  | Q Is it fair to say it was some         |    |
| 7  | period of months afterward, at least    |    |
| 8  | two months or more?                     |    |
| 9  | A I'm comfortable with at least         |    |
| 10 | two months or more. Anything other, I   |    |
| 11 | don't know.                             |    |
| 12 | Q Even though this document is          |    |
| 13 | dated July 27, 2015, it's your          |    |
| 14 | testimony that you didn't receive a     |    |
| 15 | copy of this document at that date, you |    |
| 16 | received it at least two months later   |    |
| 17 | after you reached out to Hunter's       |    |
| 18 | Point.                                  |    |
| 19 | A Correct.                              |    |
| 20 | Q If you look at the document,          |    |
| 21 | you see that the box, you see that it   |    |
| 22 | says, "Dear applicant, we are sorry to  |    |
| 23 | inform you that your application has    |    |
| 24 | been rejected. You have not met the     |    |
| 25 | standard screening criteria established |    |

|    |   | 171 |
|----|---|-----|
| 1  | Claudinne Feliciano                     |     |
| 2  | had other than speaking?                |     |
| 3  | A E-mail.                               |     |
| 4  | Q Do you know how many times we         |     |
| 5  | e-mailed each other, you to me, you to  |     |
| 6  | me and Ms. Castillo, Ms. Castillo just  |     |
| 7  | to you, or any combination?             |     |
| 8  | A Various. I mean, there were           |     |
| 9  | numerous times.                         |     |
| 10 | Q Do you remember how many              |     |
| 11 | times we have communicated since the    |     |
| 12 | very first time we met, either on the   |     |
| 13 | phone, in person, or e-mail?            |     |
| 14 | A A number.                             |     |
| 15 | Q Approximately.                        |     |
| 16 | A Over a dozen times. I mean,           |     |
| 17 | really, yeah, between e-mail and office |     |
| 18 | visits, we've been in communication,    |     |
| 19 | constant communication.                 |     |
| 20 | Q Thank you. I also want to go          |     |
| 21 | over some things you mentioned earlier  |     |
| 22 | about your understanding of your role   |     |
| 23 | as the class representative and the     |     |
| 24 | seriousness to which you take that      |     |
| 25 | role. Can you describe that?            |     |
| Ī  |   |     |

|    |  | 172 |
|----|--|-----|
| 1  | Claudinne Feliciano                    |     |
| 2  | A I'm prioritizing my role here        |     |
| 3  | with the utmost importance. I take     |     |
| 4  | this, this position very seriously.    |     |
| 5  | And I understood what I was signing up |     |
| 6  | for at the beginning.                  |     |
| 7  | Q Are you prepared to do               |     |
| 8  | whatever is reasonably asked of you in |     |
| 9  | connection with your role as class     |     |
| 10 | representative?                        |     |
| 11 | MR. ST. GEORGE: Object to              |     |
| 12 | form.                                  |     |
| 13 | A Yes.                                 |     |
| 14 | Q You also were asked before           |     |
| 15 | about being able to travel to New York |     |
| 16 | for a trial.                           |     |
| 17 | A Mm-hmm.                              |     |
| 18 | Q And you stated that you would        |     |
| 19 | prioritize it. Can you tell us what is |     |
| 20 | involved with you doing that and being |     |
| 21 | able to do that, and do you see any    |     |
| 22 | difficulty in doing that?              |     |
| 23 | MR. ST. GEORGE: Object to              |     |
| 24 | form.                                  |     |
| 25 | A I don't, I don't actually see        |     |
|    |  |     |

|   | 173  |
|---|--|
| Claudinne Feliciano                     |  |
| any difficulty in that. You know, like  |  |
| I said before, I'm prioritizing my      |  |
| responsibilities here. With, you know,  |  |
| reasonable notice, I should be able to, |  |
| you know, organize my work schedule and |  |
| come out.                               |  |
| I don't have a position where           |  |
| I necessarily have to request           |  |
| permission to travel or take vacation.  |  |
| I'm not on an operational schedule      |  |
| where there are specific blackout       |  |
| dates.                                  |  |
| So there's nothing that would           |  |
| impede me from being able to carry out  |  |
| my responsibilities and be present for  |  |
| a time frame with reasonable notice.    |  |
| Q Other than traveling back to          |  |
| New York, assuming you're still in      |  |
| London at the time, if there's a trial  |  |
| of the case, do you see any other       |  |
| issues that could impair or impede your |  |
| ability to fully serve as a class       |  |
| representative in this lawsuit?         |  |
| A No.                                   |  |
|   | any difficulty in that. You know, like I said before, I'm prioritizing my responsibilities here. With, you know, reasonable notice, I should be able to, you know, organize my work schedule and come out.  I don't have a position where I necessarily have to request permission to travel or take vacation. I'm not on an operational schedule where there are specific blackout dates.  So there's nothing that would impede me from being able to carry out my responsibilities and be present for a time frame with reasonable notice.  Q Other than traveling back to New York, assuming you're still in London at the time, if there's a trial of the case, do you see any other issues that could impair or impede your ability to fully serve as a class representative in this lawsuit? |

|    |   | 174 |
|----|---|-----|
| 1  | Claudinne Feliciano                     |     |
| 2  | Q I know that there was a fair          |     |
| 3  | amount of discussion about a timeline   |     |
| 4  | and when you were living in different   |     |
| 5  | places, that you raised a number of     |     |
| 6  | times that you were not 100 percent     |     |
| 7  | certain or clear of the timeline as to  |     |
| 8  | when you left the West 16th Street      |     |
| 9  | apartment. Have you had an opportunity  |     |
| 10 | to refresh your recollection about that |     |
| 11 | timeline?                               |     |
| 12 | A Yes.                                  |     |
| 13 | Q What's your testimony as to           |     |
| 14 | when you left, when you moved out of    |     |
| 15 | the West 16th Street apartment? When    |     |
| 16 | did that occur?                         |     |
| 17 | A July of 2015.                         |     |
| 18 | Q July of 2015?                         |     |
| 19 | A Yes.                                  |     |
| 20 | Q Where did you move to from            |     |
| 21 | there?                                  |     |
| 22 | A My parents' house.                    |     |
| 23 | Q And you stayed with your              |     |
| 24 | parents until when?                     |     |
| 25 | A November of 2016.                     |     |
|    |   |     |

|    |   | 175 |
|----|---|-----|
| 1  | Claudinne Feliciano                     |     |
| 2  | Q So based on that timeline,            |     |
| 3  | you were with your parents for about 16 |     |
| 4  | or 17 months.                           |     |
| 5  | A Yes.                                  |     |
| 6  | Q During the period that you            |     |
| 7  | lived at West 16th Street, was          |     |
| 8  | FM United always the landlord or did it |     |
| 9  | change?                                 |     |
| 10 | A We had changes to the name of         |     |
| 11 | the company that we should write out    |     |
| 12 | our checks to, yes.                     |     |
| 13 | Q Who did you make the rent             |     |
| 14 | payments to?                            |     |
| 15 | A It would be FM United in this         |     |
| 16 | case. I forgot the name prior to when   |     |
| 17 | I first entered the apartment.          |     |
| 18 | Q So sometime after you first           |     |
| 19 | moved into the apartment, the name on   |     |
| 20 | the check that you were told to write   |     |
| 21 | changed?                                |     |
| 22 | A Correct.                              |     |
| 23 | Q Do you know how long after            |     |
| 24 | you moved in did that happen?           |     |
| 25 | A Probably, at least, probably          |     |
|    |   |     |

|    |   | 176 |
|----|---|-----|
| 1  | Claudinne Feliciano                     |     |
| 2  | into my second, my first renewal.       |     |
| 3  | Q How many separate leases did          |     |
| 4  | you sign for that apartment?            |     |
| 5  | A Three.                                |     |
| 6  | Q Would that be the initial             |     |
| 7  | lease when you first moved in, would    |     |
| 8  | that be lease number one?               |     |
| 9  | A Correct.                              |     |
| 10 | Q When was lease number two?            |     |
| 11 | A It was two-year leases. So            |     |
| 12 | that would be '08, '09, '10, '11, so    |     |
| 13 | that would be from '12, '13. So that    |     |
| 14 | would be from 2012 and then again in    |     |
| 15 | twenty I'm sorry. 2008, 2011 and        |     |
| 16 | then the last one before I left which I |     |
| 17 | would have signed circa 2014.           |     |
| 18 | They're not calendar years,             |     |
| 19 | right, because I would have if I        |     |
| 20 | signed the lease in August of 2008 then |     |
| 21 | it would have been until August         |     |
| 22 | of 2009, August of 2010. And then I     |     |
| 23 | would have signed my new lease upon     |     |
| 24 | that for another two years, and then    |     |
| 25 | another two years.                      |     |
|    |   |     |

|    |  | 177 |
|----|--|-----|
| 1  | Claudinne Feliciano                    |     |
| 2  | Q So your first renewal would          |     |
| 3  | have been in 2010.                     |     |
| 4  | A Yes.                                 |     |
| 5  | Q Then your second renewal was         |     |
| 6  | in 2012.                               |     |
| 7  | A Correct.                             |     |
| 8  | Q Were you offered renewal             |     |
| 9  | leases each time, or did you ask for   |     |
| 10 | them, or how did that happen?          |     |
| 11 | A They were provided. They             |     |
| 12 | mailed to me my renewal.               |     |
| 13 | Q What was the mechanism or            |     |
| 14 | procedure you used to pay your rent    |     |
| 15 | during the period you lived at West    |     |
| 16 | 16th Street, and if that changed would |     |
| 17 | you tell us how it changed.            |     |
| 18 | A Primarily via check. And             |     |
| 19 | then I did start doing Chase online    |     |
| 20 | pay. This didn't work out very well,   |     |
| 21 | as I soon found out that the landlord  |     |
| 22 | did not accept the online payment. But |     |
| 23 | Chase did not credit the money back to |     |
| 24 | my account.                            |     |
| 25 | Q Let's take it step by step.          |     |
| 1  |  |     |

|    |   | 178 |
|----|---|-----|
| 1  | Claudinne Feliciano                     |     |
| 2  | How did you set up this Chase online    |     |
| 3  | pay process, and what steps did you     |     |
| 4  | take to effectuate it?                  |     |
| 5  | A How did I set it up? Right            |     |
| 6  | on Chase online.                        |     |
| 7  | Q What did you do?                      |     |
| 8  | A I went online and I put in            |     |
| 9  | the name of my landlord, FM United,     |     |
| 10 | their address; standard information     |     |
| 11 | that the online form asks you.          |     |
| 12 | Then you submit the amount              |     |
| 13 | that you want to pay and then click,    |     |
| 14 | send or okay or the magic button for it |     |
| 15 | to go out.                              |     |
| 16 | Q What's your understanding as          |     |
| 17 | to what occurred after you hit send or  |     |
| 18 | okay; what was the process that then    |     |
| 19 | took place?                             |     |
| 20 | A Chase would debit it out of           |     |
| 21 | my account. The money, the funds are    |     |
| 22 | no longer available on my account. And  |     |
| 23 | that they would send it to whomever I   |     |
| 24 | would address them to send it.          |     |
| 25 | Q Would they actually create a          |     |
|    |   |     |

|    |   | 179 |
|----|---|-----|
| 1  | Claudinne Feliciano                     |     |
| 2  | paper check and put it in the mail and  |     |
| 3  | mail it to whoever                      |     |
| 4  | A I don't know.                         |     |
| 5  | Q or did it go some other               |     |
| 6  | way?                                    |     |
| 7  | A I don't know.                         |     |
| 8  | Q How quickly after you hit             |     |
| 9  | okay or send did that money get debited |     |
| 10 | from your account?                      |     |
| 11 | A Immediately.                          |     |
| 12 | Q When did you start using that         |     |
| 13 | mechanism to pay your rent?             |     |
| 14 | A I started using that                  |     |
| 15 | around 2014.                            |     |
| 16 | Q Would you describe how that,          |     |
| 17 | did it work as you wanted to or         |     |
| 18 | something else?                         |     |
| 19 | A No, it did not work.                  |     |
| 20 | Q What was wrong with it and            |     |
| 21 | what occurred?                          |     |
| 22 | A Well, I was sending the               |     |
| 23 | payment via, I sent it out multiple     |     |
| 24 | months, actually. And then it appears,  |     |
| 25 | which I later found out from            |     |
|    |   |     |

|    |  | 180 |
|----|--|-----|
| 1  | Claudinne Feliciano                    |     |
| 2  | conversations with the management      |     |
| 3  | company that they hadn't accepted the  |     |
| 4  | payment.                               |     |
| 5  | But that payment, as I stated          |     |
| 6  | before, wasn't being credited back to  |     |
| 7  | my account. So it looks like the money |     |
| 8  | is gone. But there's a gap in which    |     |
| 9  | the other end wasn't receiving         |     |
| 10 | it-slash-accepting it.                 |     |
| 11 | And so then it looked on the           |     |
| 12 | record of the management company as    |     |
| 13 | though I hadn't paid my rent. But it   |     |
| 14 | looked on my records as if I had.      |     |
| 15 | Q Mr. St. George asked you             |     |
| 16 | earlier about being delinquent in the  |     |
| 17 | rent. What were you referring to in    |     |
| 18 | response to those questions that he    |     |
| 19 | asked you about when he used the word  |     |
| 20 | "delinquent"?                          |     |
| 21 | A If I was late, right, on my          |     |
| 22 | rent payments.                         |     |
| 23 | Q Did you attribute delinquency        |     |
| 24 | to this problem you were having with   |     |
| 25 | Chase Pay? Was there any connection    |     |

|    |   | 181 |
|----|---|-----|
| 1  | Claudinne Feliciano                     |     |
| 2  | between those two things or were they   |     |
| 3  | separate?                               |     |
| 4  | MR. ST. GEORGE: Object to               |     |
| 5  | form.                                   |     |
| 6  | A I didn't think that I was             |     |
| 7  | being delinquent with Chase Pay. I      |     |
| 8  | wouldn't include that.                  |     |
| 9  | Q Did your landlord consider            |     |
| 10 | you to be delinquent while you were     |     |
| 11 | having problems with Chase Pay?         |     |
| 12 | A Yes.                                  |     |
| 13 | Q What, if anything, did you do         |     |
| 14 | about that?                             |     |
| 15 | A I called the landlord.                |     |
| 16 | Q What occurred?                        |     |
| 17 | A I said that I had been using          |     |
| 18 | Chase Pay and the management            |     |
| 19 | company, I called and I've been using   |     |
| 20 | Chase Pay and that I don't understand   |     |
| 21 | because the money is not in my account. |     |
| 22 | And he said well we                     |     |
| 23 | haven't I don't exactly recall the      |     |
| 24 | right word, if he said he wasn't        |     |
| 25 | accepting it or they were rejecting it  |     |
|    |   |     |

|    |   | 182 |
|----|---|-----|
| 1  | Claudinne Feliciano                     |     |
| 2  | or whatnot. But the money, they         |     |
| 3  | weren't taking the money for unknown    |     |
| 4  | reason.                                 |     |
| 5  | And then I said, okay, but              |     |
| 6  | you're going to paraphrasing,           |     |
| 7  | obviously you're going to have to       |     |
| 8  | give me time now, because I have to     |     |
| 9  | call Chase and ask them where my money  |     |
| 10 | is, have them credit that to my         |     |
| 11 | account, and then I'm going to have to  |     |
| 12 | write you a check, because, in order to |     |
| 13 | sort this situation out. They said,     |     |
| 14 | okay, that's fine.                      |     |
| 15 | I did that. I called Chase.             |     |
| 16 | They credited my money. I called the    |     |
| 17 | management company back that and told   |     |
| 18 | them that it was going to take X number |     |
| 19 | of days, 24 to 48 hours for them to     |     |
| 20 | fully credit my bank account back,      |     |
| 21 | standard process, and that I would mail |     |
| 22 | them a check for the amount owed.       |     |
| 23 | Q What year did all that occur,         |     |
| 24 | in this conversation?                   |     |
| 25 | A That was 2014.                        |     |
|    |   |     |

|    |   | 100 |
|----|---|-----|
| _  |   | 186 |
| 1  | Claudinne Feliciano                     |     |
| 2  | Q What do you understand now?           |     |
| 3  | A That they did not have to             |     |
| 4  | renew my lease.                         |     |
| 5  | Q Mr. St.George asked you               |     |
| 6  | before about whether you described      |     |
| 7  | that there was some stress related to   |     |
| 8  | the situation with the Hunter's Point   |     |
| 9  | application and denial.                 |     |
| 10 | Did that denial of that                 |     |
| 11 | apartment have any effect or impact on  |     |
| 12 | your lifestyle or behavior?             |     |
| 13 | I understand that                       |     |
| 14 | Mr. St. George asked if the stress      |     |
| 15 | caused you to change your lifestyle or  |     |
| 16 | behavior. But I'm asking you a          |     |
| 17 | different question.                     |     |
| 18 | Did the inability to rent               |     |
| 19 | that apartment have any effect on your  |     |
| 20 | life, your lifestyle, your behavior, or |     |
| 21 | anything related to your life?          |     |
| 22 | MR. ST. GEORGE: Object to               |     |
| 23 | form.                                   |     |
| 24 | A Yes. It made me alter my              |     |
| 25 | lifestyle significantly.                |     |
|    |   |     |

|    |   | 187 |
|----|---|-----|
| 1  | Claudinne Feliciano                     | 107 |
| 2  | Q How is that?                          |     |
| 3  | A Instead of living in the              |     |
| 4  | city, essentially being able to walk to |     |
| 5  | work, I moved out to my parents' house; |     |
| 6  | incurred the cost to move out to my     |     |
| 7  | parents' house; incurred the added cost |     |
| 8  | to commute; and then, of course,        |     |
| 9  | incurred all the costs to continue      |     |
| 10 | looking for apartments.                 |     |
| 11 | I did just only apply to                |     |
| 12 | Forest Hills and luckily was able to    |     |
| 13 | sort that out and get accepted. But I   |     |
| 14 | had gone on numerous apartment, looking |     |
| 15 | for various apartments throughout the   |     |
| 16 | city.                                   |     |
| 17 | And then, of course, the                |     |
| 18 | added expense of having to move again   |     |
| 19 | from my parents' place to the Forest    |     |
| 20 | Hills apartment that I was ultimately   |     |
| 21 | able to secure.                         |     |
| 22 | And then, of course,                    |     |
| 23 | throughout the time, just having, you   |     |
| 24 | know, all of the costs associated with  |     |
| 25 | having to commute in and out of the     |     |
|    |   |     |

|    |  | 188 |
|----|--|-----|
| 1  | Claudinne Feliciano                    |     |
| 2  | city for work. And also just           |     |
| 3  | lifestyle, right. My friends are here, |     |
| 4  | not in Rockland County.                |     |
| 5  | Q Is there any difference              |     |
| 6  | between living in the city and living  |     |
| 7  | with your parents in terms of economic |     |
| 8  | issues, expense of getting to work or  |     |
| 9  | to get anywhere else; can you describe |     |
| 10 | what that was like?                    |     |
| 11 | MR. ST. GEORGE: Object to              |     |
| 12 | form.                                  |     |
| 13 | Q For you economically. Did it         |     |
| 14 | have an economic impact on you?        |     |
| 15 | MR. ST. GEORGE: Object to              |     |
| 16 | form.                                  |     |
| 17 | A The added expense of                 |     |
| 18 | traveling from the city, from upstate  |     |
| 19 | New York into the city?                |     |
| 20 | Q I'm asking any kind of               |     |
| 21 | economic expense you incurred or       |     |
| 22 | experienced because you were not able  |     |
| 23 | to rent that Hunter's Point apartment. |     |
| 24 | A The added expense of my              |     |
| 25 | commute. The added expense of          |     |
|    |  |     |

|    |   | 189 |
|----|---|-----|
| 1  | Claudinne Feliciano                     |     |
| 2  | continuing to search for apartments.    |     |
| 3  | Q Do you know how much the              |     |
| 4  | added expense for the commute was?      |     |
| 5  | A Yeah, my ticket was a little          |     |
| 6  | bit over \$100 no, it was more than     |     |
| 7  | that. It was, I think up to almost 150  |     |
| 8  | a month.                                |     |
| 9  | Q As compared to, how much              |     |
| 10 | would it have cost if you were living   |     |
| 11 | at Hunter's Point and going to work     |     |
| 12 | from there?                             |     |
| 13 | A It would have just been the           |     |
| 14 | Metrocard.                              |     |
| 15 | Q I'm going to show you the             |     |
| 16 | complete Exhibit 7, which is the        |     |
| 17 | amended complaint that has the exhibits |     |
| 18 | attached. I'm going to ask you to take  |     |
| 19 | a look at that. Do you have Exhibit 7?  |     |
| 20 | A Yes.                                  |     |
| 21 | Q And the pages attached at the         |     |
| 22 | end?                                    |     |
| 23 | A I have these two documents.           |     |
| 24 | MR. ST. GEORGE: Those are               |     |
| 25 | the two exhibits.                       |     |
|    |   |     |

|    |   | 193 |
|----|---|-----|
| 1  | Claudinne Feliciano                     |     |
| 2  | Q Did you ever go to court in           |     |
| 3  | connection with that case; did you      |     |
| 4  | physically ever go to the court in      |     |
| 5  | connection with that case?              |     |
| 6  | A No.                                   |     |
| 7  | Q So you also testified earlier         |     |
| 8  | that you applied to rent an apartment   |     |
| 9  | in Forest Hills; do you remember the    |     |
| 10 | name of that landlord?                  |     |
| 11 | A Kaled Management Company.             |     |
| 12 | Q I believe you also testified          |     |
| 13 | that there was initially a problem with |     |
| 14 | that application; is that correct, what |     |
| 15 | you said earlier?                       |     |
| 16 | A Yes.                                  |     |
| 17 | Q What was the problem?                 |     |
| 18 | A It was rejected.                      |     |
| 19 | Q Why was it rejected?                  |     |
| 20 | A There was, the feedback that          |     |
| 21 | I got from the broker was that it       |     |
| 22 | looked like there was some case that    |     |
| 23 | was opened. I said that's incorrect     |     |
| 24 | and I e-mailed her the letter, the      |     |
| 25 | letter that shows that it was the       |     |
|    |   |     |

|    |                                       | 194 |
|----|---------------------------------------|-----|
| 1  | Claudinne Feliciano                   |     |
| 2  | expungement demand.                   |     |
| 3  | Q Let me show you, I'm going to       |     |
| 4  | ask you to take a look at Exhibit 5,  |     |
| 5  | page 3 of Exhibit 5 which is Bates    |     |
| 6  | stamped CLF 00078; do you recognize   |     |
| 7  | that document?                        |     |
| 8  | A Yes.                                |     |
| 9  | Q What, if anything, did you do       |     |
| 10 | with that document in connection with |     |
| 11 | the Forest Hills application?         |     |
| 12 | A This is the document I sent         |     |
| 13 | to the broker and she forwarded it on |     |
| 14 | to the management company.            |     |
| 15 | Q And what, if anything,              |     |
| 16 | occurred as a result of that?         |     |
| 17 | A My application was approved.        |     |
| 18 | Q How long after that did you         |     |
| 19 | move in there?                        |     |
| 20 | A Immediately.                        |     |
| 21 | Q Were you given a lease?             |     |
| 22 | A Yes, for a year starting            |     |
| 23 | November 1, circa.                    |     |
| 24 | Q Of what year?                       |     |
| 25 | A 2016.                               |     |
|    |                                       |     |